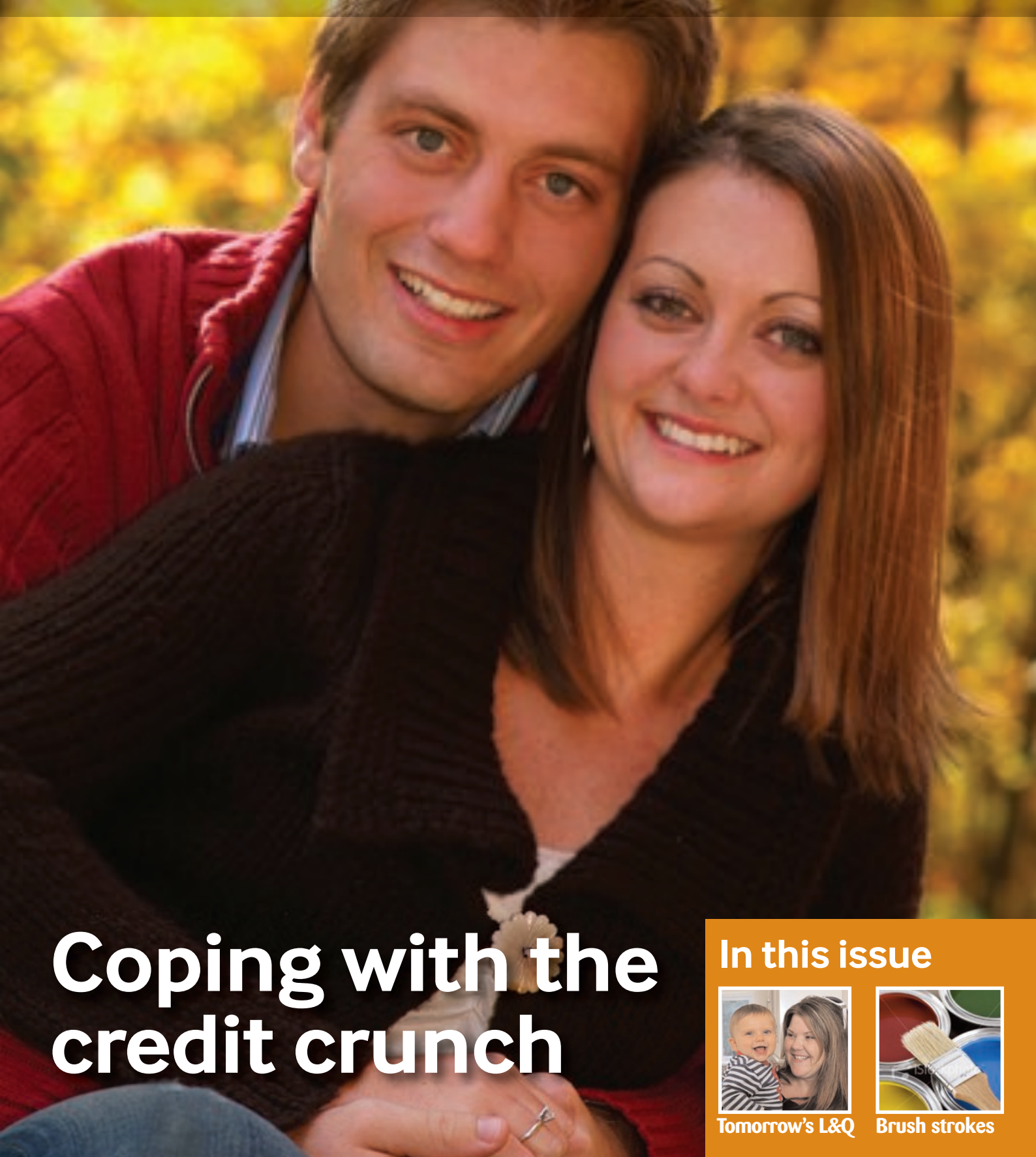




The magazine for L&Q residents

NOV/DEC  
2008

# Homelife



## Coping with the credit crunch

### In this issue



Tomorrow's L&Q



Brush strokes

TRANSLATION SERVICE - SEE BACK COVER

ট্রান্সলেশন সার্ভিস - পরের পৃষ্ঠায় দেখুন



# WELCOME TO Homelife

There is uncertainty in the air as we approach the festive season this year.



The credit crunch has worsened and it seems that everyone has been affected to some degree, so in this issue of Homelife we have included articles that will hopefully help you save money, choose the right place to keep your money and get to grips with some of the jargon that has been flying around these last few months.

On page 12, L&Q's chief executive David Montague has written an article to explain how L&Q is responding to the current financial challenges. Elsewhere, there are articles about the controversial MMR job, a new sounding forum for leaseholders and L&Q's five-year plan. We have also got tips for people planning to do a bit of painting over the winter, advice for avoiding bogus callers and information about a new section we have set up on the L&Q website for local news.

Finally, as it's nearly Christmas, we've got two big prize competitions for you to enter: one in Homelife and one on the L&Q website.

Enjoy the festive period and have a great New Year!

**James Howell**  
Homelife Editor

# HACKNEY RESIDENTS JOIN L&Q

Residents on two estates in Hackney have joined L&Q after voting overwhelmingly in favour of transferring their homes to us from the council.

Some residents of the Haggerston West and Kingsland estates have been campaigning for the complete regeneration of their estates since the late 1980s.

L&Q has been working towards this transfer of homes since 2003 and now we can press ahead with our plans to demolish the existing 480 flats, over two phases, and build 761 new quality homes.

These will include homes for affordable



rent, shared ownership and some for outright sale. There will also be plenty of community facilities and green space on the redeveloped estates and all of the current residents will be able to return to the area if they wish.

We have worked closely with the residents on these proposals over the last five years and as a result 71.5 per cent of secure tenants turned out to vote last October and nearly 82 per cent of these said they wanted to transfer their homes from Hackney Council to L&Q.

Leaseholder Michael Casajuana said: "After many frustrating years of trying to improve our appalling living conditions, we residents are finally seeing the required step forward.

"Even though we all know that we won't be able to occupy our new homes until about 2011/2012, the desired physical improvements are now a realistic prospect."

Improvement work on the estate started the same day as the transfer completed (pictured) and L&Q is looking forward to working with Hackney Council and developer Taylor Wimpey to transform the estates and create a vibrant neighbourhood in this part of east London.



## TOMORROW'S L&Q

L&Q needs a long-term vision if we are going to maintain and build upon the high standards we have set ourselves as an organisation.

Over the coming months we are carrying out a major consultation called "Tomorrow's L&Q" to find out where people think we should be in five years' time and how we get there. We really want to hear the opinions of our most important customers – our residents.

L&Q Chief Executive David Montague explained: "As an organisation we are changing and so is the world around us, therefore it is important that everyone involved with L&Q has the chance to help shape our plans.

### Unique strengths

"The good news is that we start from a unique position. We are financially strong, we have great staff and a great name in the market place, we are committed to our neighbourhoods for the long term, and every penny of our surplus is reinvested back into creating places where people want to live.

"Over the next five years the housing market will be unsettled, banks will be careful about who they lend to, and people's housing options will be limited. More than ever, people will look to us to find a way through this uncertainty, and our unique strengths will ensure that we can respond. The question is, how?"

"Whatever the future holds, the next five years must begin and end with service quality, and L&Q must be known for providing a high

quality service at a competitive cost.



We must be clear about what we do, what we don't do and how we work with others to create thriving communities. And we must prepare to be judged by a new regulator that will have a firm focus on resident satisfaction. My question to residents is how do you think we need to change, and how can we work together to come out of the next five years even stronger and even more successful?"

"I know that we can do it, and by getting involved you will help to make sure that our plans are deliverable. Please do take the time to contribute; Tomorrow's L&Q should be yours and I look forward to hearing your ideas and creating an organisation which we can all be proud of."

To leave your comments and opinions you can email [tomorrowslq@lqgroup.org.uk](mailto:tomorrowslq@lqgroup.org.uk) or write to Jeremy Stibbe, 70 Court Road, Eltham, London SE9 5NP.

More information about Tomorrow's L&Q is available on the L&Q website at [www.lqgroup.org.uk](http://www.lqgroup.org.uk) and in the next issue of Homelife we will feedback the results of this resident consultation.

## Outstanding residents

Thank you to everybody who nominated a resident or group of residents for this year's Creating Places Awards.

There was a fantastic response and we received well over 100 nominations, some of which have been really impressive. There are some truly exceptional people out there and we are proud to be able to say they are L&Q residents.



The deadline for nominations has now passed and the almost impossible job of shortlisting and picking winners is underway ahead of the awards ceremony, which is due to take place in mid-November.

In the January/February issue of Homelife there will be full coverage of the event with information about the winners and what they've done to help us in our mission of creating places where people want to live.

## Christmas and New Year opening times

L&Q offices will close for Christmas at 3pm on Wednesday, December 24 and reopen at 9am on Monday, December 29. They will close again for New Year at 3pm on Wednesday, December 31 and reopen at 9am on Friday, January 2.

L&Q DIRECT, OUR ONE-STOP SHOP FOR RESIDENTS, WILL BE STAFFED AT THE FOLLOWING TIMES:

<b>DEC 24</b>	8am to 8pm, then emergency repairs and hate crime service only
<b>DEC 25</b>	24 hour emergency cover for repairs and hate crime only
<b>DEC 26</b>	24 hour emergency cover for repairs and hate crime only
<b>DEC 27</b>	9am to 1pm, then emergency cover and hate crime only
<b>DEC 31</b>	8am to 8pm, then emergency repairs and hate crime service only
<b>JAN 1</b>	24 hour emergency cover for repairs and hate crime only
<b>JAN 2</b>	Normal service



For out-of-hours emergencies you should call 0800 015 6536 for emergency repairs, or 0800 056 3451 for emergency hate crime.

On page 12 David Montague explains how L&Q is responding to the credit crunch.



# WINTER HEATING AND HOT WATER



With winter fast approaching, residents will soon begin to turn on their heating systems.

To try and avoid any problems, we are urging people to test their heating for an hour or so in the next few weeks to make sure everything is working properly.

**If there does seem to be a problem please carry out these simple checks:**

- Is there enough gas/electric on the meter
  - Has the boiler been turned off
  - Has the room thermostat been turned down
  - Have the thermostatic radiator valves been turned off
  - Is the timer clock set correctly
  - If after checking these things your heating still doesn't work, you should contact L&Q Direct and ask one of our gas contractors to visit.
- Undertaking this simple check now will help us maintain the highest level of service possible.



The Health and Safety Executive has recently issued an alert about fireplaces that have a boiler built into the back of the fireplace. There is a risk of the boiler casing exploding if the boiler has been left sealed and a fire is lit in the fireplace. L&Q residents should not be using their fireplace to burn coal or wood fires, so the risk should not arise. However, if you are using your fireplace to burn coal or wood fires can you stop doing so immediately and contact L&Q Direct.



## PROTECTING YOUR PERSONAL INFORMATION

Protecting residents' personal information is not only important to L&Q but a legal requirement.

L&Q Direct, our Customer Service Centre, handles around 60,000 inbound and 30,000 outbound calls every month so it is important that we have a proper process in place to identify callers before discussing personal information over the phone.

From late November, if you call L&Q wishing to discuss personal information (or if someone calls on your behalf) you will need to answer three security questions:

- **What is your full name?**
- **What is the first line of your address?**
- **What is your tenancy reference number?** (This is the six-digit number with a letter at the beginning which you can find on the top left hand corner of your rent statement).

If we need to call you to discuss personal information we will also ask these questions before continuing the call.

You will still be able to call us for general L&Q information, such as asking for details about policies and procedures, without answering security questions.

# MEASLES AND THE MMR JAB

The Government has recently launched a campaign urging parents to make sure their children have been given the MMR jab following fears of a possible measles epidemic.

Vaccination rates plummeted after a study suggested a possible link between the MMR jab and autism, but this theory has now been largely disproved.

### So what actually is measles and why should you immunise your child?

Measles is a highly contagious illness that causes a variety of dangerous symptoms, from ear infections to brain damage. If your child has not been immunised against the virus which causes measles, you may want to think twice because the number of cases in the UK is on the rise and without immunisation the possibility of an epidemic increases. Measles is an airborne infection, meaning it can be spread easily via saliva from a cough or sneeze from an infected person. Amazingly, almost 90% of the people around an infected person will catch the virus.

Measles generally affects children but can be caught at any age. Once infected, the symptoms of measles will be present after 9-10 days and last for around 14 days.

### HOW WILL YOU KNOW IF YOUR CHILD HAS MEASLES?

#### The symptoms include:

- ✓ Cold-like symptoms, including fever, runny nose, watery eyes and coughing
- ✓ Lack of energy and tiredness
- ✓ Aches and pains
- ✓ High temperature
- ✓ Lack of appetite

#### But beware...

The red-brown rash associated with measles may not appear until 3-4 days after the first symptoms. The rash may begin behind the ears and neck then spread to the legs and body.

If you notice these symptoms in your child it is important to consult your GP. Thankfully most childhood rashes are not measles and it may be something less harmful, but it is always wise to make sure. It is also important to note that it is very rare to catch measles more than once.

## The MMR vaccine

The most effective way of preventing measles is through the Measles, Mumps and Rubella vaccine, or MMR. Due to the effectiveness of the vaccine, measles in the UK is rare, although recently there has been a worrying increase in the number of cases. Between 2006 and 2007 there were 1,726 confirmed cases in England and Wales – more than the previous ten years put together.

It is thought that this is a result of parents not having their children vaccinated, often due to the speculation linking the MMR jab to autism (a condition which effects the development of the brain). This concern stems

from a medical study in 1998 which linked the vaccine to autism, but this has now been widely dismissed following a great deal of research and investigation. The common consensus now is that the MMR vaccine is perfectly safe.

The Government has urged children up to the age of 18 to be vaccinated. Around 95% of the population needs to be vaccinated to protect against widespread outbreaks of measles, yet the current rate of vaccination is much lower.

### How do I have my child vaccinated?

The vaccine can be administered at your local GP surgery, and your doctor will also be able to give you more information about measles and

the MMR vaccine. If you know your postcode you can find your nearest GP surgery online at [www.nhs.uk/servicedirector](http://www.nhs.uk/servicedirector)

The vaccine itself should normally be given at around 13 months of age with a booster before the start of school (between 3 and 5). Also, in the event that there is ever a measles outbreak, the MMR vaccine can be used to protect someone up to 72 hours after exposure to the illness, and can be given to people of any age.

It is very easy to have your child immunised and it is never too late to protect them against measles. Having your child vaccinated will help reduce the number of new cases in the UK and will help keep our kids healthy.



# DON'T LET CRIMINALS RUIN YOUR CHRISTMAS

While most law-abiding people enjoy a well-earned break over the festive season, criminals work harder than ever.

People tend to let their guard down a bit over the holidays and the long dark nights provide perfect cover for criminals.

## HERE ARE SOME TIPS TO HELP BEAT THEM:

Don't leave piles of presents where they can easily be seen by someone who might look through your window



**WHEN YOU ARE SHOPPING FOR CHRISTMAS PRESENTS TAKE CARE NOT TO FLASH TOO MUCH CASH IN THE STREET AND MAKE SURE YOUR WALLET IS IN A SAFE PLACE**

**If you are going to be away visiting friends and relatives over the holiday period, leave lights on at home or leave a car on the driveway to give the impression that there is somebody in**

Once you've opened your presents, be careful with how you dispose of any packaging for expensive items like computers and music equipment etc. If you leave these on your doorstep in transparent recycling sacks criminals will know that they could have rich-pickings if they get into your home

**IF YOU SEE ANYONE ACTING SUSPICIOUSLY IN YOUR AREA TAKE A NOTE OF WHAT THEY LOOK LIKE AND ANY VEHICLE THEY MAY BE DRIVING AND PASS THE INFORMATION ON TO YOUR NEIGHBOURS, L&Q AND THE POLICE.**

## Distraction burglary

**This is more commonly known as bogus calling and happens when somebody gets into your home by pretending to be someone they are not – often a representative of the utility companies or council official – and then stealing your belongings.**

There are around 12,000 reported incidents of this every year, and the criminals often prey on the elderly who they believe could have lots of cash and valuables in their home and may be more gullible. You should always be alert if your doorbell rings and you are not expecting anyone, but these additional tips will help you avoid becoming a victim of distraction burglary:

- If your doorbell rings you should put the chain or bar on your door if you have one, or ask who it is through the door
- Always ask to see identification before letting a stranger into your home, even if they have an appointment. L&Q contractors must always show you identification, as will staff from utility companies, charity collectors, police officers, etc
- If you need to fetch your glasses to check someone's identification properly, leave the caller on your doorstep with the door closed while you find them
- If you are in any doubt about the authenticity of the person at your door ask them for their office number so you can call up and double check. Be suspicious if they give you a mobile number, as it could simply be their accomplice on the other end of the line
- If they say they are calling from a company that you haven't heard of before, you could try calling Directory Enquiries to check if it is genuine or not
- Make sure your back door is locked before

opening the front door. Bogus callers often work in pairs and one will keep you distracted at the front door while their accomplice gets into your house through the back door

- Don't leave cash or valuables on show in your home, or in obvious hiding places such as under the mattress. You should really keep money in a bank or building society, and if you have an elderly relative who you know does keep large amounts of cash at home try to encourage them to open a bank account
- Even if you are satisfied with somebody's ID and let them into your home, be careful about giving them personal information when making conversation and never discuss your plans if you are going to be away over the holidays.
- If you are blind or partially-sighted you should ask the caller if they have a larger identification card they can show you – many of the utility companies now provide these to employees. If you do have an appointment for someone to call, it's a good idea to ask a friend or relative if they would mind coming over while the inspection or other work is carried out.



# BRUSH STROKES

Painting is one of the easiest and cheapest ways to freshen up a room.

The keys to a good job are preparing properly, choosing the right equipment and using the correct techniques.

For starters you will need to know which type of paint you are using as there are brushes which are better for oil or water-based paints. For oil-based paint the best option is a brush with natural bristles and for water-based paint the best choice is nylon or polyester bristles.

It is probably best to buy two brushes, a small one for tight areas and one that is larger.

You could also use a roller as this is a very effective way of painting a larger area evenly, but you have to be aware of the thickness of the sleeve, known as the "nap". When buying your paint roller, follow this rule: for rough and uneven surfaces use a greater nap.

You will also need a plastic painting tray, some masking tape and sandpaper.

## PREPARATION

When you've got all the equipment, move as much furniture as you can out of the room and roll up the carpet or rugs if possible. Push the remaining furniture into the middle of the room and cover it with a dust sheet then put newspaper down in the area you are painting. Give the room a quick wipe with a damp cloth to get rid of any dust and cobwebs.

To prepare the walls just rub them down with sandpaper until smooth and dust off with a brush.

**If you find that a top layer of skin has formed on your paint you can place an old stocking or cheesecloth over the bucket and strain the paint through**

**For painting a ceiling it's worth buying an extension handle for your roller**

**Line your paint tray with foil or a plastic bag as it is quicker and easier to clean up afterwards**

**Buy a special roller set which allows you to paint right behind your radiators**

## PAINTING LIKE A PRO

The easiest way to paint is to use a brush to make a border and cover the rest of the wall with a roller.

**Here are some more tips to help you:**

- Shake a new brush before you use it to remove loose bristles
- Get as much paint on your brush as possible without dribbling it all over the floor and yourself
- Hold small-handled brushes like a pencil and for large-handled brushes hold the handle with the entire hand
- Paint all the edges of the room with a brush first (against the masking tape that you have stuck on the walls for a neat edge). Paint a two-inch strip all the way around the edge and inside the corners where the roller won't be able to reach
- Try to make each stroke as smooth as possible using both sides of the brush. You should be able to get 5-6 strokes before re-loading with paint. One method is making several small strokes and then one large stroke
- When all the edges are painted the roller comes into play. Take care not to overload your roller with paint or you'll get lots of splatter. Roll the paint on in a zigzag pattern without lifting the roller from the wall, and don't press too hard.

## CLEANING UP

Rub excess paint off brushes on to newspaper. For emulsion paint, just use soap and water for the brushes, rinse them under clean, warm water and pat dry with a paper towel. For oil paints use white spirit to rinse the brushes through and then press them dry with paper towels. Repeat as required then rinse the brush in hot soapy water and hang up to dry, bristles downwards. For long-term storage, wrap brushes or rollers in cling film.



# BRITISH GAS TO HELP MAKE L&Q HOMES MORE ENERGY EFFICIENT



## L&Q has teamed up with British Gas to help residents combat fuel poverty and improve the energy efficiency of their homes.

We have agreed a three-year deal with the energy supplier to provide insulation work, plus advice and support for residents. This will be jointly funded by British Gas and L&Q.

The Government has set a three-year target to significantly reduce the amount of carbon emissions generated by homes in the UK. To reach this target,

energy suppliers are now legally required to help householders reduce their carbon footprints by providing subsidies for energy saving measures and practical advice on how to reduce fuel bills.

### Rising costs

A household is said to be in fuel poverty if it spends more than 10

per cent of its income on fuel. As fuel costs continue to rise, more and more households are falling into fuel poverty so it's becoming a bigger problem.

For L&Q, improving the energy efficiency of our existing homes is a huge challenge. The extra funding from British Gas will enable us to install loft and cavity wall insulation in homes with low thermal efficiency.

### Support

All residents who have surveys done to see if their homes need insulating will also be able to take advantage of a scheme called 'Here to Help'. Charities Help the Aged, Scope and RNIB work with British Gas to offer residents help and support and sometimes

free products and even grants to help improve their quality of life. The Government also recently announced that it will increase Cold Weather Payments this year from £8 a week to £25 a week.

Cold Weather Payments are for people who receive Pension Credit or people on certain benefits with a child under five, but they are only paid if the temperature where you live is recorded as, or forecast to be, zero degrees Celsius or colder for seven days in a row.

If you are eligible the payments should be made automatically, but contact your pension centre or Jobcentre Plus office if you don't receive it and think you should.

## TOUGH NEW STANDARDS FOR OUR MAINTENANCE CONTRACTORS

A new Code of Conduct for maintenance contractors has been produced by L&Q to ensure that the whole process of carrying out repairs to your home is of the highest standard.

Any contractors working for L&Q must sign the Code, which sets strict new standards on customer focus, health & safety and sustainability.

L&Q managers will check that the contractors are meeting the standards during their monthly monitoring meetings.

You can read the new Code of Conduct on the L&Q website at [www.lqgroup.org.uk/residents-online/repairs](http://www.lqgroup.org.uk/residents-online/repairs) and look in the section titled 'maintenance leaflets'.

L&Q and British Gas have teamed up to help improve the energy efficiency rating of your homes.



# COMMUNICATING WITH RESIDENTS

## L&Q has launched a brand new section on our Residents Online website for grass-roots local news.

Now that L&Q has streamlined by replacing our three regions and all the various subsidiary companies with four distinct neighbourhood areas (North East, South East, South and West) we are keen to improve the way local news is delivered to residents and so we have set up local news web pages for each of these neighbourhoods.



## THE BENEFITS OF THIS ARE:

- Much cheaper than printed newsletters
- We can put as many stories as we like on the website so we can provide very local news for all the areas we cover
- Stories can be uploaded to the website as soon as they are written, so the news will be very timely and there will be no need to wait for print deadlines
- External links can be added to stories to make it easier for residents to get even more information
- We can monitor how many people visit the local news pages and what articles people are reading. Over time this will enable us to tell exactly the sort of information you are interested in so we can focus our efforts on these things
- The website is very interactive and there is the potential for residents to leave feedback on particular stories, suggest articles and tell us what they like and don't like
- Stories can constantly be updated and added to
- This is a much more environmentally-friendly way of communicating local news as no paper is used

If a very important local issue arises that all residents need to be informed about we will still be able to produce one-off newsletters, or send out letters to the residents concerned. Local news that may be of interest to a wider L&Q audience will still be included in the main Homelife magazine.

## WIN £100

To tie in with the launch of the new local news section on the L&Q website we are offering visitors to the site the chance to win £100. Visit [www.lqgroup.org.uk/residents-online](http://www.lqgroup.org.uk/residents-online) for details of this special online competition.



## TELL US WHAT YOU THINK

We would be interested to hear your thoughts and suggestions on the best way of communicating with residents, and the sort of information you would like to receive from L&Q.

Please take a moment to complete this short survey and return it to Homelife, 70 Court Road, Eltham, London SE9 5NP. All completed forms we receive by Friday, November 28 will be entered into a prize draw with the chance to WIN £50.

What is your name? \_\_\_\_\_

What is your address? \_\_\_\_\_

What age are you?  Under 21  21-34  35-44  
 45-54  55-64  65 or over

What was your favourite article in this issue of Homelife? \_\_\_\_\_

What was your least favourite article in this issue of Homelife? \_\_\_\_\_

Please list any topics you would like us to cover in future issues of Homelife or on the L&Q website  
 \_\_\_\_\_

Please tick the boxes if you would be interested in receiving information in any of the following formats:  email  SMS text message

Will you be visiting the L&Q website to read the local news online? \_\_\_\_\_



# COPING WITH THE CREDIT CRUNCH

With signs that the credit crunch is spiralling into a full blown credit crisis it is more important than ever to stay on top of our finances and make the most of our money.



## CHOOSING THE RIGHT PLACE FOR YOUR MONEY

With more of our cash being swallowed up by rising fuel bills and food costs, the money being saved in banks and building societies is in decline and amounts withdrawn are going up.

Because these businesses rely on their customers' money, there are some very attractive deals currently on offer, such as interest rates of up to 10 per cent for people who save a regular amount each month and don't touch their money for a year or more. Other banks are offering all manner of free gifts, incentives and promotions.

It is important to try and save some money whenever you can, but while these deals are all very eye-catching read all the small print and decide whether what's on offer really meets your needs.

## Things to consider when choosing a bank or building society account

You can have several accounts with different banks, but there's little point in opening an account with a bank that doesn't have any branches near you, unless you can bank online.

When opening a savings account, check to see if there's a maximum or minimum monthly amount you can share and find out if there are any conditions on withdrawals.

Unless you open a tax-free savings product, like an Individual Savings Account (ISA), you will have to pay tax on any interest you make. Find out what you will actually receive after tax by looking for the net interest rate, not the gross.

Can you do your banking over the telephone? Most banks and building societies now offer you the choice of doing some of your banking safely and securely this way.

## CASE STUDY

### A simple budget saved me from financial meltdown

**Holly Adams ran up debts of nearly £9,000 by living way beyond her means, but a strict budget helped her get back in the black.**

Holly, now 28, from east London was earning £16,000 a year working as a dentist's receptionist. After deductions she was earning just over £1,000 a month but spending double that amount.

She explained: "I began renting a flat for around £800 a month and furnished it with store card purchases. Plus I was spending £100 a month on travel, £150 on groceries, £100 a month mobile phone bill, £100 on clothes, £50 on cigarettes, and anything from £200 to £400 a month

on going out.

"I spent up to the limit on two credit cards and was soon paying £100 a month in combined interest."

Holly ignored the debt and often put unopened bank statements in the bin.

She said: "I would have carried on that way but my best friend was refused a mortgage on a flat due to her terrible credit history and I realised it would be the same for me.

"It quickly dawned on me how reckless I had been with my money – I was £9,000 in debt!

"I worked out I could save £500 a month by giving up smoking, being careful with my mobile, spending less on food, clothes and going out. I also got a part-time bar job for an extra £600 a



month, but still that wasn't enough and I realised that I had no option but to find somewhere cheaper to live. So I found a house share for £450 a month.

Over the course of two years Holly managed to clear her debts and even put some savings aside. She has now got a new full-time job with a better salary.

She said: "Even now I still have very strict budgets and if anything, I'm probably more careful with my money now."

**To find out what your take-home salary is likely to be after tax and NI deductions you can visit [www.cwjjobs.co.uk/contents/incomecalculators.aspx](http://www.cwjjobs.co.uk/contents/incomecalculators.aspx)**



## INDIVIDUAL SAVINGS ACCOUNTS (ISAs)

One of the best ways to get the most out of your savings is to put them into an ISA.

An ISA is basically an account where you can invest anything up to £7,200 per year (£3,600 cash the rest in shares) and not pay any tax. The interest rates are usually a lot higher than current accounts, or even savings accounts, but rates will vary depending on whether you want an instant access ISA, a fixed rate ISA or an ISA with basic rate guarantees, etc.

## MAKING A BUDGET – AND STICKING TO IT!

**The only way to avoid getting into debt is to make sure you spend less than you earn and making a budget is the simplest way of keeping your finances in check.**

The first thing to do is write down what you get paid each week or month so you know how much money you've got to play with, and only include guaranteed income.

The next job is to write a list of absolutely every expense that you have. Things to consider include:

- ✓ Rent/mortgage
- ✓ Gas/electricity bills
- ✓ Water bills
- ✓ Council tax
- ✓ Insurance payments
- ✓ Food/household items
- ✓ Car (including MOT, tax, insurance, petrol)
- ✓ Travel expenses
- ✓ TV licence
- ✓ Telephone/mobile bills
- ✓ Internet/broadband fees
- ✓ Loan repayments

Some of these expenses will be things that you pay for once a year, so divide the amount by 52 or 12 depending on whether you are doing your budget weekly or monthly.

Don't forget to budget some money for fun things as well, like eating out, music, films, socialising and clothes.

It's also a very good idea to set aside some savings for things like holidays, Christmas and birthdays, new furniture, or even just for a rainy day in case something expensive goes wrong.

If you are spending more than you earn you will need to look at trimming the amount of money you spend on non-essential things, or boosting your income somehow.

The Financial Services Authority has a very handy online budget calculator, and lots of tips about spending and saving money. Have a look at [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

You will also find a calculator and money advice at [www.thisismoney.co.uk/household-budget-calculator](http://www.thisismoney.co.uk/household-budget-calculator)

## Credit crunch jargon buster

**Working out what's happening to your money can be tricky with all the jargon flying about. Here's Homelife's jargon buster:**

### CREDIT CRUNCH

This is when banks get the jitters and start holding on to their money instead of lending it. During a credit crunch people can find it very hard to get mortgages, loans or other types of credit finance.



### RECESSION

This is difficult to define but the general view is that a recession is when there are two consecutive quarters of negative growth, i.e. the total amount of goods and services produced gets less for two or more three month periods in a row.

### INFLATION

The Retail Prices Index (RPI), referred to as simply inflation, is the increase in the price goods and services over a period of time. If inflation is running at 4% a month you would have to pay 4% more for a basket of goods than the previous month. The Government's inflation target is 2% but it has recently been running in excess of 4%, mainly due to the soaring costs of fuel and food.

### INTEREST

The Bank of England sets interest rates, known as the Bank of England Base Rate, to try and ensure low inflation and a strong pound against other currencies. When interest rates are low, people tend to borrow more money and spend more money. When people are spending more, prices go up and the rate of inflation increases. Conversely, when interest rates are high people tend to spend less and the economy suffers, so it is a tricky balancing act for the Bank of England.



# L&Q well-placed to tackle financial challenges

With gloomy headlines about the economy every day and continuing uncertainty about how long the credit crunch is going to last, L&Q Chief Executive David Montague has written the following article for residents to explain how we are responding to the challenges ahead:

"The credit crunch is now affecting everyone, from small businesses to major international banks, and Governments across the world are having to put together multi-billion pound packages to respond to market worries.

"Organisations involved in housing are among those affected, so L&Q has a responsibility to remain financially strong so we can continue to provide top quality homes and services for our existing and future residents.

"The good news is that L&Q is financially very strong. Because we are a not-for-profit organisation, we don't have shareholders to satisfy, we are not directly affected by the ups and downs of the stock market and we can continue to re-invest every single penny of our surplus back into creating places where people want to live.

"We have always been very careful at L&Q to ensure that the money we collect from residents covers our investment in your homes. We are not dependent on any other source of finance to provide our management and maintenance service.

"At L&Q we remain committed to providing new affordable homes, but we will tread very carefully until the economic outlook improves. We have always taken a long-term view to running our business and so we already have the Government grant and guaranteed bank loans in place to comfortably cover the cost of our development programme for the next three



years, and we can be confident that our plans to grow are sustainable.

"Over the last few years we have created mixed communities and raised extra funds by providing some homes for sale as well as for rent. In the coming months the money we make from outright sales is likely to be affected by the housing market slowdown, so we are doing a number of things to make sure we respond to this challenge:

- We have taken a close look at all of our development projects and we are confident that we have the capability to deliver whilst retaining our strong financial position. Moving forward, we still aim to grow, but new developments will be assessed carefully to ensure that existing residents and their homes remain our key priority.
- We are working closely with the Government and other key stakeholders to ensure that local and national housing policy takes account of our views and experience.
- We are developing new products to maintain our position as a leading affordable housing provider.

"We have always been very careful to make sure that L&Q is not dependent on sales income, and even if we don't sell any more homes this year we will still make a surplus to reinvest in homes and services.

"Nobody can predict how long the current difficulties are going to be with us for, but with careful management and creative working it will be business as usual at L&Q."



Gail Porter (pictured) is one of the celebrities supporting the Woodland Trust's recycling campaign.

## DREAMING OF A GREEN CHRISTMAS

While the festive season is a great time to indulge and spend time with friends and family few people stop to think about how much waste is produced at this time of year.

Nationally, we generate three million tonnes of waste over the holiday period. The production, treatment and disposal of this waste using landfill sites or incineration has a big impact on the environment, and we also end up using new resources to replace the things we have thrown out. In fact, it is estimated that for every tonne of waste produced in our homes, five tonnes has already been produced in manufacturing it and 10 tonnes where the raw materials were extracted.

The good news though, is that with a little bit of thought we can all help to reduce this while still having a great time.

Here are some suggestions from the environmental charity Waste Watch for how you can help:

### Christmas shopping

- When you are buying your presents try to choose things that don't come with lots of unnecessary packaging
- Try to choose durable presents, particularly with toys, that aren't going to wind up broken in the bin before Boxing Day is over
- Look for presents that are made from recycled material. Check out the Recycled Products Guide at [www.recycledproducts.org.uk](http://www.recycledproducts.org.uk) for over 1,000 environmentally-friendly ideas, or try [www.recyclenow.com](http://www.recyclenow.com)

- If you aren't sure what to buy, why not go for gift vouchers, tickets or money rather than getting goods that people might not really want. If you visit [www.charityvouchers.org](http://www.charityvouchers.org) you can buy vouchers which give the recipient the chance to make a donation to the UK charity of their choice

### Wrapping up and decorating

- Choose decorations that can be reused, rather than flimsier ones that will have to be thrown out
- If you have children, it can be fun making your own decorations with scrap paper and card that you might already have laying around
- When wrapping up think about using gift boxes that can be reused instead of wrapping paper
- If you do use wrapping paper try to find some that is recycled

### Recycling your Christmas cards and trees

- Try to reduce the number of Christmas cards you send out. If you work in an office you could perhaps send electronic greetings cards from the internet, or even persuade your colleagues to all donate a couple of pounds to a nominated charity instead buying cards for each other
- The Woodland Trust runs an annual

campaign where they will plant trees if people recycle their Christmas cards. You can recycle your cards at most branches of Tesco, WH Smith, TK Maxx and Marks & Spencer and if everyone in the UK recycled just one card the money generated would allow the Trust to plant 15,000 new trees

- When choosing a tree it is a good idea to buy a UK-grown real tree with roots so you can replant it in a pot or the garden to reuse next year. If this isn't possible you can always use an artificial tree year after year, but they are harder to recycle when they have had their day because they are normally made from plastic
- If you do have a real tree but don't have space to replant it after Christmas, see if your local authority is running any schemes for chipping and composting them. Most local authorities send out information about recycling around the festive season, or else you can check their website or phone them.

For more information and tips about being green over the festive season you can visit the following websites:

[www.wasteonline.org.uk](http://www.wasteonline.org.uk)

[www.wastewatch.org.uk](http://www.wastewatch.org.uk)

[www.woodland-trust.org.uk](http://www.woodland-trust.org.uk)



# WIN £200!

The answers to the six questions below can all be found somewhere in the pages of this issue of Homelife.



Simply find the answers and send your entries to Homelife Magazine, 70 Court Road, Eltham, London SE9 5NP by no later than Friday, November 28, for your chance to win £200 worth of Bonus Bond gift vouchers.

- 1 Which energy supplier has L&Q teamed up with to help residents tackle fuel poverty?
- 2 The Government has announced that the weekly Cold Weather Payment is going to increase from £8 to how much this year?
- 3 How many new homes will L&Q build on the Haggerston West and Kingsland estates in Hackney?
- 4 Between 2006 and 2007 how many confirmed cases of measles were there in England and Wales?
- 5 How many inbound calls and how many outbound calls are handled by L&Q Direct each month?
- 6 How many tonnes of waste are produced nationally over the festive period?

Name: .....  
Daytime phone number: .....

ALL ENTRIES WITH THE CORRECT ANSWERS WILL BE PUT IN A HAT AND A WINNER DRAWN AT RANDOM.

## Leaseholders have their say

The Leaseholder Sounding Forum recently met to allow leaseholders to air their views and get involved in shaping the services provided by L&Q.



The aims of the forum are:

- To suggest how leasehold and home-ownership services can be developed and improved
- To act as a sounding forum to gauge leaseholder views towards new developments
- To feedback residents' views on service provision from L&Q
- To ensure there is a consistent service across all L&Q neighbourhoods.

At the most recent meeting, leaseholders and L&Q staff got together to talk about the setting and justification of service charges, financial support for leaseholders who are struggling to pay charges and major works costs, and looking at how leaseholders and tenants can work together to achieve shared goals.

L&Q now has more than 2,500 leaseholders, including over 400 who transferred from Lewisham Council recently as part of the Grove Park stock transfer, so it is very important

that there is a platform where leaseholders can have their say and L&Q can listen.

Tim Mulvenna from L&Q said: "We hope that going forward we can encourage more leaseholders to become involved in the forum as we want to give this group of customers a stronger voice, so that issues which impact them directly can be discussed in an open forum."

The meetings are chaired by Ken Booth and Brian Wilks, who are both L&Q Leaseholders, and the forum will meet again on November 27th.

**For more information about the Leaseholders Sounding Board, or if you are interested in joining, email Tim Mulvenna at [tmulvenna@lqgroup.org.uk](mailto:tmulvenna@lqgroup.org.uk) or call 0800 015 6536 and choose option 3.**

# 10 WEBSITES THAT COULD SAVE YOU A FORTUNE

In the current economic climate where people everywhere are tightening the purse strings, the internet offers numerous websites that could help you save money.

## HERE ARE OUR TOP 10 MONEY-SAVING SITES:

### www.moneysupermarket.com

This price comparison website allows you to compare thousands of products and services to help you find the best deal. Whether you are looking for cheap flights and broadband packages or insurance policies and energy deals, moneysupermarket.com will search out the best rate for you at the touch of a button.



### www.lastminute.com

This is a one-stop shop for anyone who wants the best deals on flights, hotels, holiday packages, restaurants or days out. You simply type in what you want to do, where and when you want to do it and lastminute.com will show you the best prices. You can then book (and often pay online) and all your tickets/reservation details are automatically emailed or sent to you, easy!

### www.vouchercodes.com and www.myvouchercodes.co.uk

There are big discounts to be had on all sorts of goods and services if you can track down the various online voucher codes, promotional codes and discount coupons – and these two websites are dedicated to finding these codes and telling you what they are. On both sites you can search for the store of your choice to see if there are any current promotional codes, or search for the all the latest discount coupons which you can print out and take on your next visit to the High Street.

### www.gumtree.co.uk

This is a website devoted to classified advertisements where you can find great deals on everything from cars and property to furniture and computer equipment.



### www.moneysavingexpert.com

Martin Lewis is a television presenter and journalist on something of a crusade to help people find the best deals and save money in all aspects of their life. His moneysavingexpert.com website offers all sorts of advice on getting the most from banks, tips on reducing your bills, advice on money you might be able to reclaim, and numerous shopping savings. You can also sign up for free weekly email updates to get the very latest deals and discounts before they expire.

### www.adviceguide.org.uk

The online CAB service that provides independent advice on your rights. It includes practical, up-to-date information on a wide range of topics, including benefits and housing, employment rights and discrimination, debt and tax issues. There are also links to Citizens Advice Bureaux, information in a wide range of languages, a wide selection of fact sheets to print off and details of other reliable online sources of information.

### www.pricecutreview.com

If you're about to make a start on the Christmas shopping but have no idea what to buy anyone, this handy website lists all the items currently available on the Amazon website that are half price or less. Amazon.co.uk is already one of the biggest online department stores and offers thousands of bargains, but it isn't always easy finding the best deals. Pricecutreview.com does all the hard work of searching for you, so you can simply see the biggest discounts in one place and buy the things that catch your eye.

### www.ebay.co.uk

This famous online auction website is still a fantastic place to pick up incredible bargains and have them delivered straight to your door. With millions of worldwide users selling just about anything you could ever possibly want, why not try bidding before heading off to the High Street.



### www.uswitch.com

Many people waste hundreds, if not thousands, of pounds every year because they don't shop around for the best deals and contracts on things like fuel, mobile phones, credit cards and insurance. A lot of service providers in particular offer great deals when you first sign up, but after a while you are automatically moved on to a different rate or tariff which can leave you out of pocket. At uswitch.com you can find out whether the price you are paying for these various goods and services is really the best available, and if it isn't it will help you find the deal that is right for you and help you to switch.



## Home sweet home

In the last issue of Homelife we asked you to send us photos of you and your family at home and tell us what your home means to you.

Mr Jeevaraj from Ilford, in Essex, sent us this lovely photo of himself with his family and said: "My home is a wonderful place to be and it's great when my family comes to visit.

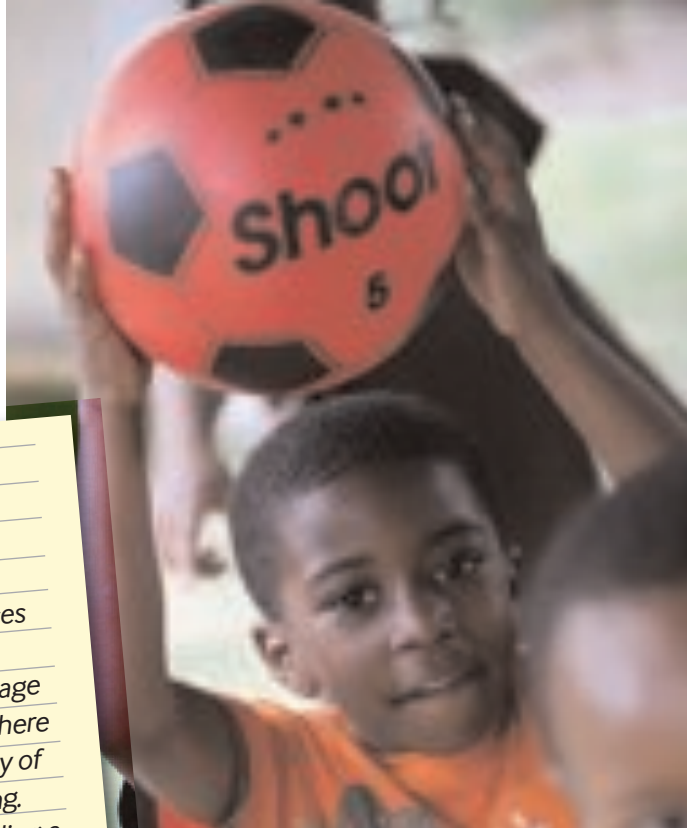
"My home means everything to me. It's beautiful, cosy and truly is my 'home sweet home.'"

Mr Jeevaraj wins a brand new digital camera for this winning entry.





# Your LETTERS



**"I want to express my feelings about 'job' behaviour, ASBOs, vandalism and the extreme frustration that many mid-to-late teenagers go through.**

"It seems to me that, in the more remote countryside at least, these teenagers are badly ignored when it comes to creating places where people want to live.

"A neighbour and I attempted to start up a club house for this age group. We had lots of offers from funders, but when it came to where we could establish this place within our village the resounding cry of 'nimbies' was heard everywhere. All the planning came to nothing.

"Perhaps this problem could be somewhat overcome by building a community hall within every new estate, pro rata, so a premises is available to accommodate as many age groups as possible within the estate."

**Anita Bateson, Charing, Ashford**

**Dear Anita,** thank you for your letter. L&Q strongly supports activities for young people and takes this very seriously. In the wider area where you live, for example, we have recently organised football and dance projects and a taster fishing day.

In areas where we have fewer properties it is more difficult for us to provide community facilities and activities because we need to balance the cost with the likely demand – we are, after all, spending residents' money. In these areas it is often our partner agencies, such as the local council's youth services department, which can take a lead and we would suggest you contact your local council to see if they can offer help with grass-roots activities in your area.

**Q) I have a crack in my bedroom window and would like to know how to get this replaced. My heating bills are high because of the drafts?**

**A)** It is the resident's responsibility to replace cracks in glass, however if you have experienced a break in and have a valid crime reference number we will be more than happy to help you to repair the damage. If this is not the case you may be able to claim under your own home contents insurance to assist with costs.

**For any queries you have please contact L&Q Direct – our one-stop shop - on 0800 015 6536, email [L&QDirect@lqgroup.org.uk](mailto:L&QDirect@lqgroup.org.uk) or write to L&Q Direct, PO Box 194, Sidcup DA15 0AJ. You will also find lots of information that may answer your queries on our website at [www.lqgroup.org.uk](http://www.lqgroup.org.uk)**

## MAKING A COMPLAINT

**L&Q aims to provide a high quality service at all times, but we accept that from time to time mistakes may occur. We want to resolve your complaints quickly and also use the information as a way of identifying where our service can be improved.**

Anyone who receives a service directly managed by L&Q can make a complaint through our Customer Relations Team. It is also open to anyone acting on your behalf,

for example residents' associations, MPs or Citizens Advice Bureaux.

In the first instance, if you are unhappy you should get in touch with L&Q Direct or your local L&Q office.

If you remain unhappy you can then make a complaint through our Customer Relations Team, an independent team within L&Q who manage the complaints process.

You can contact the Customer Relations

Team by calling 020 8308 6150, emailing [complaints@lqgroup.org.uk](mailto:complaints@lqgroup.org.uk) or writing to them at London & Quadrant Housing Trust, PO Box 194, Sidcup, Kent, DA15 0AJ. You can also make a complaint online by visiting [www.residentsonline.org.uk/influence-our-services](http://www.residentsonline.org.uk/influence-our-services)

The team will log and investigate your complaint and get back to you within 10 working days.

# WHAT DO YOU WANT TO BE WHEN YOU LEAVE SCHOOL?

It's never too early to start thinking about your future career options, but if you're approaching the age when you need to start making some serious plans and have no idea what you want to do, don't panic.



**Useful websites for job searching are:**

- [www.monster.co.uk](http://www.monster.co.uk)
- [www.gumtree.co.uk](http://www.gumtree.co.uk)
- [www.reed.co.uk](http://www.reed.co.uk)

Lots of people struggle to decide what career path they want to follow, and many people who grow up thinking they want to do a particular job actually end up doing something completely different.



with Lisa Nice

For years I thought that I wanted to be a teacher, despite the fact I hadn't explored any other possibilities. It was a job I thought I understood just from being at school and for some reason I thought it would be easy! When I had the opportunity to go to college I went for a few interviews for teaching courses – and failed them all. I went back to the drawing board, researched my available options, thought about the things I liked doing, and ended up choosing a completely different career.

The main problem is that throughout your school years you become very familiar with certain employers within the community, such as the police, the fire brigade, schools and shops. However, there are so many more career opportunities out there for you and there are likely to be hundreds of companies and jobs that you don't even know about yet but would really enjoy.

I found the best way to get started was to

spend a lot of time thinking about who I was as an individual and what made me tick. You might find it helpful to draw up a table like the one below.

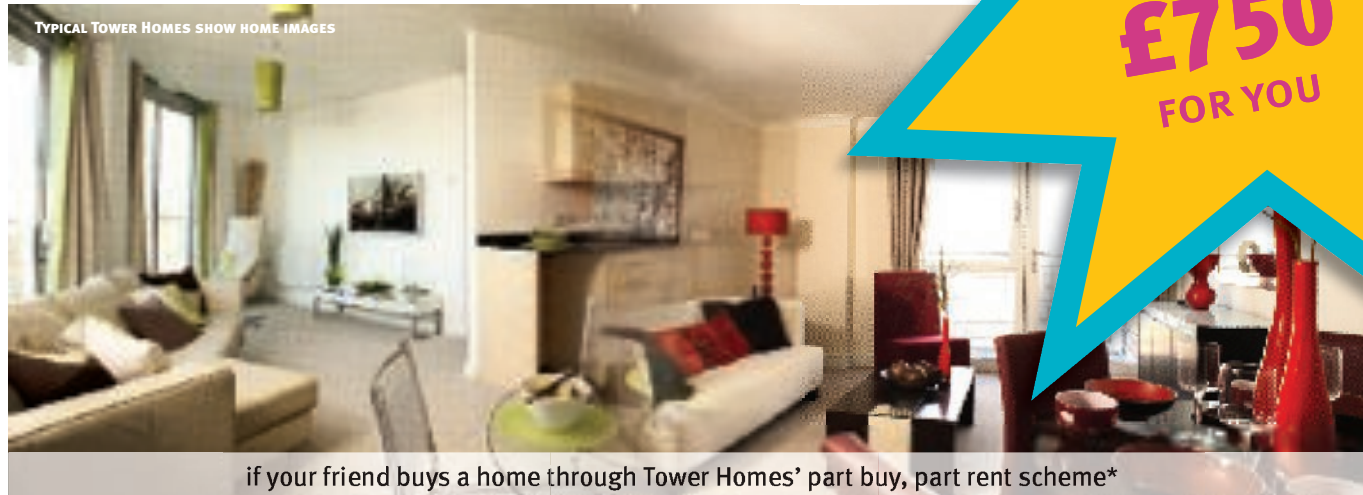
Once you've completed the list, carry out some research to see which jobs fit in with the activities you enjoy and the skills that you have. Try and make it varied and fun. Flick through newspapers and magazines, browse the internet, discuss options with friends and family, carry out some work experience and if you can and try to visit a qualified careers advisor (your school should hopefully be able to point you in the right direction).

Remember however, even though it is important to get opinions from those close to you, it's equally important that you don't let anyone pressurise you into entering a certain profession. It is your life!

These simple steps should hopefully help you get started, but even if you start a job and decide after a few months that it isn't for you, there's nothing to stop you having a rethink and leaving to find another one – it's fairly common for people to switch jobs while they are still young. At the end of the day, your job is a major part of your life and it's vital that you are happy.

THINGS TO CONSIDER	EXAMPLE
What are your favourite subjects?	English Literature, Sociology, Home Economics
What do you enjoy doing in your spare time?	Writing, Reading, Socialising, Film, Theatre
What are your skills?	Writing, Creativity, Efficiency, Typing, First Aid, Cookery
What are your personality traits?	Sociable, Organised, Patient, Confident, Friendly
What environment would you like to work in?	Indoors, Office, Possibility of Travel
What hours would you like to work?	Weekdays, Office hours





TYPICAL TOWER HOMES SHOW HOME IMAGES  
if your friend buys a home through Tower Homes' part buy, part rent scheme\*

**£750  
FOR YOU**

## PART BUY, PART RENT APARTMENTS FOR SALE

You can earn **£750\*** by recommending a Tower Homes development to friends or family who then go onto buy. As an L&Q tenant you can receive **£1500** if you buy a home through Tower Homes' part buy, part rent scheme.

### LOXFORD ROAD Barking, IG11

from £58,000\*\*  
020 8294 5049

### BENEDICTS WHARF Barking Town Quay, IG11

from £55,300\*\*  
020 8294 5055

### WESTSIDE Ilford, IG1

from £58,850\*\*  
020 8294 5049



### CENTRE VIEW Croydon, CR0

from £64,000\*\*  
020 8294 5047

### WESLEY APARTMENTS Lambeth, SW8

from £91,000\*\*  
020 8294 5049

### HOLBORN WAY Mitcham, CR4

from £38,000\*\*  
020 8875 5581



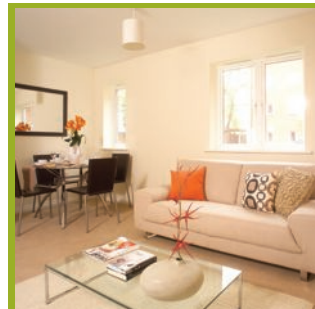
### THE WORKS Bromley, SE20

from £70,000\*\*  
020 8294 5017



### STRATFORD EYE Stratford, E15

from £48,750\*\*  
0208 502 5758



### VALE STREET Norwood, SE27

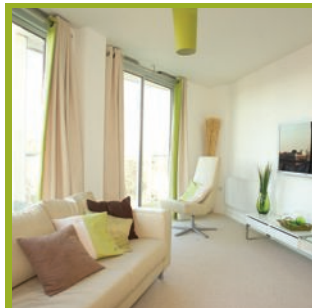
from £66,000\*\*  
020 8875 5581

### SIMNEL ROAD Lee, SE12

from £104,000\*\*  
020 8294 5012

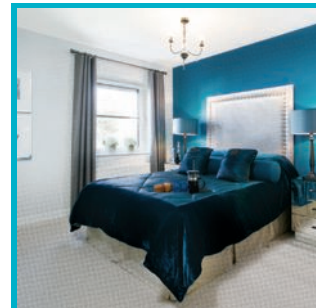
### PEONY COURT Sidcup, DA14

from £63,000\*\*  
020 8294 5047



### CO-OPERATIVE HOUSE Peckham Rye, SE15

from £54,000\*\*  
020 8294 5065



### MAYLANDS DRIVE Sidcup, DA14

from £48,750\*\*  
020 8294 5049

### VICTORIA GATE Ashford, TN23.

from £63,000\*\*  
020 8294 5013

### HARRINGTON PLACE Croydon, CR0

from £75,250\*\*  
020 8294 5047

Call now to view the show homes or visit [towerhomes.org.uk](http://towerhomes.org.uk) for more information

\* Subject to completion. Your friend cannot already be registered with Housing Options.

\*\* Represents a share of full market value.  
Visit [towerhomes.org.uk](http://towerhomes.org.uk) for more details.

Your home is at risk if you fail to keep up repayments on a mortgage, rent or loan secured on it. Please make sure you can afford the repayments before you take out a mortgage.

Industrial and Provident Society 30441R exempt charity. Tower Homes is a trading name of London and Quadrant Housing Trust. Photographs show typical Tower Homes' show home. External pictures are computer generated images.



ADVERTISE IN

# Homelife

Would you like to promote your business or send your message directly into nearly 57,000 homes across London and the South East and onto the desks of 2,700 politicians, business leaders, housing chiefs, journalists, bankers, community representatives and other key decision-makers?

L&Q already has more residents than any other housing association in London and we have another 5,000 homes in development. These residents are a mixture of people who rent their homes from L&Q, people who part own and part rent their home, and leaseholders.

Homelife magazine is our primary vehicle for communicating with these residents and is sent to them free of charge six times a year. In a survey carried out in June 2008, 30% of residents described Homelife as "excellent", 48% said it was "very good" and 13.8% said "good". This shows that our residents not only read Homelife, but they like what they read.

In addition to residents, L&Q maintains an extensive corporate database of 2,690 stakeholders who we send Homelife magazine to.

Compared to other free magazines with a similar circulation our advertising rates are excellent value, with discounts available for anyone wishing to take out advertisements in multiple issues of Homelife.

The magazine is also converted into a PDF format and displayed in a permanent section on the L&Q website, which attracts more than 23,000 hits a month.

For a rate card (which includes all the prices, all the necessary mechanical data and forthcoming deadlines), a map showing how many homes we manage in each of the 96 boroughs we cover, or any other information about advertising in Homelife email [jhowell@lqgroup.org.uk](mailto:jhowell@lqgroup.org.uk) or call 020 8852 9181.

The advertisements in Homelife do not constitute an endorsement by L&Q of the products and services on offer. L&Q reserves the right to refuse advertisements which we feel are inappropriate for our readership.

FOR ADVERTISING ENQUIRIES CONTACT  
[jhowell@lqgroup.org.uk](mailto:jhowell@lqgroup.org.uk) 020 8852 9181



# Where to find us

L&Q Direct\*

0800 015 6536

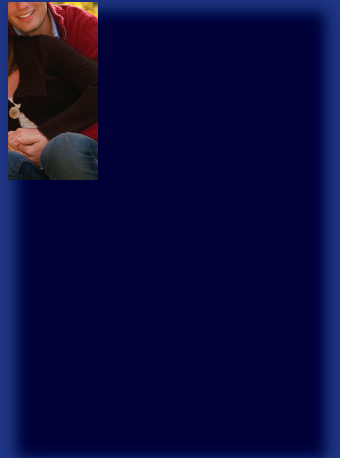
L&Qdirect@lqgroup.org.uk

www.lqgroup.org.uk

L&Q Direct PO Box 194  
Sidcup DA15 0AJ

L&Q Direct is staffed between 8am and 8pm  
Monday to Friday, and 9am to 1pm on Saturday.

\* If calling from a mobile you may find it cheaper to dial 020 8308 6096,  
from which you will be put through to the L&Q Direct team.



If you would like to have any of the articles in this newsletter reproduced in your own language, or in large type, braille or as an audio cassette, please ask one of our staff who will arrange this for you.

اگر آپ کو اپنے اخبار کے مضمونوں کو اپنی زبان میں، یا بڑے فونٹ میں، یا بریل میں، یا اس کے آڈیو کاسیٹ میں شائع کرنے کے لیے پتہ چاہے، تو براہ کرم ہمیں بتائیں۔ ہم اس کے لیے سہولتیں فراہم کریں گے۔

Αν θέλετε οποιοδήποτε άρθρο αυτού του ενημερωτικού φυλλαδίου μεταφραστεί στα Ελληνικά, γραφτείτε με οποιοδήποτε γλώσσας, γραφτείτε στο αλφάβητο Μπράιλ ή σε κώδικα, παρακαλούμε ρυθμίστε κάποιο από τα προγράμτα μας να έρθει το κείμενο για σας.

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اگر آپ کو ہمارے اخبار کے مضمونوں کو اپنی زبان میں، یا بڑے فونٹ میں، یا بریل میں، یا اس کے آڈیو کاسیٹ میں شائع کرنے کے لیے پتہ چاہے، تو براہ کرم ہمیں بتائیں۔ ہم اس کے لیے سہولتیں فراہم کریں گے۔

Αν θέλετε οποιοδήποτε άρθρο αυτού του ενημερωτικού φυλλαδίου μεταφραστεί στα Ελληνικά, γραφτείτε με οποιοδήποτε γλώσσας, γραφτείτε στο αλφάβητο Μπράιλ ή σε κώδικα, παρακαλούμε ρυθμίστε κάποιο από τα προγράμτα μας να έρθει το κείμενο για σας.

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